JOHN HENRY EVANS. Importer of

IRON & GENERAL HARDWARE. SADDLERY AND CARRIAGE HARDWARE, No. 463 and 465 St. Paul Street, and 12, 14, 18, 20, 22, and 26 St. Nicholas Street,

MONTREAL.

JOHN HENRY EVANS,

Sole Agent for Canada

For the TROY BELL FOUNDRY,

MULHOLLAND & BAKER

IRON, STEEL AND GENERAL HARDWARE MERCHANTS.

> 419 AND 421 ST. PAUL STREET, MONTREAL.

YARD ENTRANCE, St. Frs. Xavier et.

1-17

ROYAL

INSURANCE COMPANY

FIRE AND LIFE.

CAPITAL . - TWO MILLIONS STERLING

FIRE DEPARTMENT.

Nearly the Largest Insurance Company in the World.

ANNUAL INCOME £800,000

ADVANTAGES TO FIRE INSURERS.

- 1st. Security unquestionable.
- 2nd. Revenue of a most unexampled magnitude.
- 3rd. Every description of property insured at moderate rates.
- 4th. Prompt and liberal settlement of Losses.
- 5th. Loss and damage by explosion of Gas made good.
- 6th. Moderate Premiums.

LIFE DEPARTMENT.

Large participation in profits-equal to 20 per cent. per annum on sum assured-being the Largest Bonus over continuously declared by any office.

BOONS TO LIFE ASSURERS.

The Directors invite attention to a few of the advan. tages the ROYAL offers to its Life Assurers:

1st. Exemption of assured from Liability of Partner-

2nd, Moderate Premiums.

3rd. All fees paid by the Company.

4th. Thirty days' grace allowed.

5th. Profits divided every five years.

All new Life Insurances, with participation, effected after this date, will become entitled to an INCREASED SHARE OF THE PROFITS, in accordance with the Resolution passed at the last Annual Meeting of Shareholders.

H. L. ROUTH,

Agent.

20.

W. E. SCOTT, Medical Examiner. ALFRED PERRY, Inspector.

HARD TIMES.-The times are hard, and a great many are badly discouraged. They feel the grippings of a business call, and they begin to despair. Times nover will be as they have been say they. We shall never make money as we used to. Why not? Hard times have been before. They come periodically. It cannot be summer always, neither will winter endure foreer. Every fover is followed by a chill, and every dinner by a loss of appetite. But the feer returns; the dinner is digseted, and the man once more enjoys the luxury of eating. There has been an expansion. Now comes the collapse. When the surplus that has been accumulated during the years that are passed is consumed, the whoels of trade will start off and good times return. We go a little more gently, so that we may not run off at headlong speed. But still we shall travel onward, and he happy as in days past. People must cat, tink, and wear out clothes. They must have bouses to shalter them, and all the conveniences they have hitherto enjoyed. And while they do, there will be a living for everybody, and there is no occasion for despair.—Phila. Com. List. of a business call, and they begin to despair. Times

ASSIGNERS APPOINTED.

| MAME OF INSOLVERT. | BESIDENCE. | name of Arrigher, |
|--|---|---|
| Benjamin, Henry Beanselour, Daniel L. Brunaud Js. M. Campbe I, John Dickson, Adam. Earl, William Hodgson, John Livyd, Geogrape. Latrance, P. Manson, D. nald Norman, Bobert Ros, Peter Tourrille, Charles. | Montreal St. David Mentreal Cobourg Toronto Brock Cashel Quebeo Port Hope Montreal St. Thomas | T. S. Brown. J. Renaud. T. S. Brown. F. A. MacNachtan Thoa, Clarkson. Jamos Holden, B. Pearson. T. Thitsundou, E. A. MacNabhtan T. S. Brown. F. S. Brown. P. S. Hoss. |

APPLICATIONS FOR DISCHARGE.

| HAME, | · RESIDENCE. | DATE. |
|--|--------------|--------|
| Cornel, James Ross, W. & Co Shields, James & Charles Terry berry, Jacob B | Commer | 'a')c |

WRIT OF ATTACHMENT ISSUED.

| DEFENDANT'S MAME AND BESIDENCE. | PLAINTIPPS'NAME. | DATE. |
|------------------------------------|------------------|----------|
| McCool, Robert, Simcoo | McInnes, D | April 30 |

HAVANA PRICES CURRENT.

The following is the last (Lawton Brothers), Havana Prices Current of Imports, dated May 1, 1863:

| Bactor, Yellow, Egg. and Jestrow Totalog. Bactor, Yellow, Kegs. and sickin Cheese, American, in canvass, Sugar Cured Hams, American, in canvass, Sugar Cured Bactor, Clear and cusmoked, in bozes Beans, White, Figs. and Jestrow Totalog. Onlons Onlons | Oil, Petroleum | Yallow, I | Salt Salt | 2 |
|---|----------------|-----------|--------------|---|
|---|----------------|-----------|--------------|---|

| | do | = | 2 | 8 | xes : | 39 | 9.0 | £130 | 0 40 | 0 16 pc | 0 73 | S S S | 048 | 2 76 | 63 | 1 72% | ģ | 83 | 3 10 | 5 63 | ç | 60 | 83 59 pa | ם סם |
|---|----|---|---|----|-------|----|-----|------|------|------------|------|-------------|-----|------|----|-------|---|----|------|------|---|----------------|-------------|---------|
| | ao | ô | å | ďo | đ | ď | do | å | ö | 7 100 lbs. | đ | bb1, | đ | ŝ | ç | đ | đ | ĝ | å | ď | ô | đ _o | 97 100 lbs. | TIES. |
| ı | | | | | | | | | | | | | | | | | | | | | | | | |

| do 1,000 per | 200 | FRICAN. |
|--|-----|---------|
|--|-----|---------|

| | Active demand. Stock 330 tierosa Fair demand. Active demand. Tina 21 lbs. net Fair demand. |
|-------|---|
| | Neglected. Solicitod. Should be small de bard In fair request. Small lots only can be sold Fair demand for small lots. |
| | Pair demand. Email lots in active demand. Supply of native. |
| | Active request, Do, for amall lois. In fair request, For common sized. |
| 07.75 | Pair demand. Thin manils 50: to 60:. Solicited. Long junber worth more. Frank (3 inch) very scarce. |

EXCHANGE -- London 60 days - - - 10% to 11 per cent, prem - - · 2 to Now York" Currency 29% to 20%, per cert. dis.

" 3 days " 2716 to 23 percent, dis.

" 60 days gold = 1% to 2 percent, sld. M to M per cent, prem.

DAVID TORRANCE & CO.

FAST AND WEST AIGNT MERCHANTS,

Exchange Court.

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MONTRRAL.

THOMPSON, MURRAY & CO.,

GENERAL

COMMISSION MERCHANTS AND IMPORTERS

42 St. Sacrament Street,

MONTREAL.

Sole Agents in Canada for

J. Denis, Henry Mounie & Co., Brandies. F. Mestreau & Co. Wolfe's Schledam Schnapps. 1-1 1-lv

ST. JOHN, N. B.

STEPHENSON & McGIBBON. COMMISSION MERCHANTS,

Are prepared to receive Consignments of Flour, Pork, and Canadian Produce, realizing the highest market races for such, and prompt returns made. Drafts authorized.

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St. John, N.B.

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THE MERCANTILE AGENCY,

Established 1841.

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Proprietors.

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BIDOUT, AIKENHEAD & CROMBIE,

(Late Bidont Brothers & Co.)

Corner of King and Yonge Streets, Toronto,
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IRON, STEEL, NAILS, COPPER, LEAD, TIN,
CUTLERY, PAINTS, CORDAGE,

Fishing and Shooting Tackle, And every description of British, American, and Domestic Hardware.

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WATCH MANUFACTURERS.

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100,000 SEAMLESS LINEN BAGS. Price reduced to 271 cents.

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